

<b>United States Bankruptcy Court District of New Jersey</b>						<b>Voluntary Petition</b>	
Name of Debtor (if individual, enter Last, First, Middle): <b>Maginley, Matthew</b>				Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Maginley, Elaine</b>			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>1588</b>				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>5117</b>			
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>110 Jefferson Avenue Hasbrouck Heights, NJ</b>				Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>110 Jefferson Avenue Hasbrouck Heights, NJ</b>			
ZIPCODE <b>07604</b>				ZIPCODE <b>07604</b>			
County of Residence or of the Principal Place of Business: <b>Bergen</b>				County of Residence or of the Principal Place of Business: <b>Bergen</b>			
Mailing Address of Debtor (if different from street address):				Mailing Address of Joint Debtor (if different from street address):			
ZIPCODE				ZIPCODE			
Location of Principal Assets of Business Debtor (if different from street address above):						ZIPCODE	
<b>Type of Debtor</b> (Form of Organization) (Check <b>one</b> box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) _____		<b>Nature of Business</b> (Check <b>one</b> box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other _____ <b>Tax-Exempt Entity</b> (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check <b>one</b> box.) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding _____ <b>Nature of Debts</b> (Check <b>one</b> box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose." <input type="checkbox"/> Debts are primarily business debts.			
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				<b>Chapter 11 Debtors</b> <b>Check one box:</b> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. ----- <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						<b>THIS SPACE IS FOR COURT USE ONLY</b>	
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000							
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1 million to \$10 million <input type="checkbox"/> \$10 million to \$50 million <input type="checkbox"/> \$50 million to \$100 million <input type="checkbox"/> \$100 million to \$500 million <input type="checkbox"/> \$500,000 to \$1 billion <input type="checkbox"/> More than \$1 billion							
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1 million to \$10 million <input type="checkbox"/> \$10 million to \$50 million <input type="checkbox"/> \$50 million to \$100 million <input type="checkbox"/> \$100 million to \$500 million <input type="checkbox"/> \$500,000 to \$1 billion <input type="checkbox"/> More than \$1 billion							

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Maginley, Matthew &amp; Maginley, Elaine</b>	
<b>Prior Bankruptcy Case Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed: <b>None</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>None</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.  <div style="display: flex; justify-content: space-between;"> <span><b>X</b> <u>/s/ Joseph J. Reilly</u></span> <span><b>7/01/08</b></span> </div> <div style="display: flex; justify-content: space-between; font-size: small;"> <span>Signature of Attorney for Debtor(s)</span> <span>Date</span> </div>	
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  <div style="text-align: center; margin-bottom: 10px;">                 _____                  (Name of landlord or lessor that obtained judgment)             </div> <div style="text-align: center; margin-bottom: 10px;">                 _____                  (Address of landlord or lessor)             </div> <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

**Voluntary Petition**

*(This page must be completed and filed in every case)*

Name of Debtor(s):

**Maginley, Matthew & Maginley, Elaine**

**Signatures**

**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Matthew Maginley

Signature of Debtor

**Matthew Maginley**

**X** /s/ Elaine Maginley

Signature of Joint Debtor

**Elaine Maginley**

Telephone Number (If not represented by attorney)

**July 1, 2008**

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Attorney\***

**X** /s/ Joseph J. Reilly

Signature of Attorney for Debtor(s)

**Joseph J. Reilly**

Printed Name of Attorney for Debtor(s)

**Scura, Mealey, Wigfield & Heyer, LLP**

Firm Name

**1599 Hamburg Turnpike**

Address

**Wayne, NJ 07470**

Telephone Number

**July 1, 2008**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.*

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

IN RE:

Case No. \_\_\_\_\_

Maginley, Elaine

Chapter 13

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE  
WITH CREDIT COUNSELING REQUIREMENT**

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]*

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Elaine Maginley

Date: July 1, 2008

Certificate Number: 01267-NJ-CC-004220461

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on June 13, 2008, at 4:00 o'clock PM PDT,

Elaine Maginley received from

Money Management International, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

District of New Jersey, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by telephone

Date: June 13, 2008

By /s/Ralph Lierman

Name Ralph Lierman

Title Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

IN RE:

Maginley, Matthew

Debtor(s)

Case No. \_\_\_\_\_

Chapter 13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE  
WITH CREDIT COUNSELING REQUIREMENT**

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]*

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Matthew Maginley

Date: July 1, 2008

Certificate Number: 01267-NJ-CC-004220442

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on June 13, 2008, at 4:00 o'clock PM PDT,

Matthew Maginley received from

Money Management International, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

District of New Jersey, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by telephone.

Date: June 13, 2008

By /s/Ralph Lierman

Name Ralph Lierman

Title Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>6681003646252</b> <b>IndyMac</b>	<b>J</b>	   VALUE \$ <b>289,000.00</b>				<b>296,000.00</b>	<b>7,000.00</b>
ACCOUNT NO. <b>Parker McCay PA</b> <b>P.O Box 974; Three Greentree Centre</b> <b>7001 Lincoln Drive West</b> <b>Marlton, NJ 08053-0974</b>		<b>Assignee or other notification for:</b> <b>IndyMac</b>   VALUE \$					
ACCOUNT NO.  		   VALUE \$					
ACCOUNT NO.  		   VALUE \$					
Subtotal (Total of this page)						\$ <b>296,000.00</b>	\$ <b>7,000.00</b>
Total (Use only on last page)						\$ <b>296,000.00</b>	\$ <b>7,000.00</b>

0 continuation sheets attached

(Report also on  
Summary of  
Schedules.)

(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)



## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☐ **Domestic Support Obligations**  
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
- ☐ **Extensions of credit in an involuntary case**  
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
- ☐ **Wages, salaries, and commissions**  
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Contributions to employee benefit plans**  
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
- ☐ **Certain farmers and fishermen**  
Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
- ☐ **Deposits by individuals**  
Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
- ☐ **Taxes and Certain Other Debts Owed to Governmental Units**  
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
- ☐ **Commitments to Maintain the Capital of an Insured Depository Institution**  
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
- ☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**  
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

IN RE Maginley, Matthew & Maginley, Elaine Case No. \_\_\_\_\_ Debtor(s) \_\_\_\_\_ (If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>3499907370378973</b> <b>Amex</b> <b>P.O. Box 981537</b> <b>El Paso, TX 79998</b>	<b>H</b>	<b>Revolving account opened 6/99</b>				<b>3,345.00</b>
ACCOUNT NO. <b>3499910737907683</b> <b>Amex</b> <b>P.O. Box 981537</b> <b>El Paso, TX 79998</b>	<b>H</b>	<b>Revolving account opened 9/94</b>				<b>6,297.00</b>
ACCOUNT NO. <b>34391720</b> <b>Arrow Financial Servic</b> <b>5996 W Touhy Ave</b> <b>Niles, IL 60714</b>	<b>W</b>	<b>Open account opened 3/06</b>				<b>1,260.00</b>
ACCOUNT NO. <b>Elite Recovery Services, Inc.</b> <b>255 Great Arrow Avenue</b> <b>2nd Floor, Suite 15</b> <b>Buffalo, NY 14207</b>		<b>Assignee or other notification for:</b> <b>Arrow Financial Servic</b>				

<u>8</u> continuation sheets attached	Subtotal (Total of this page)	\$ <b>10,902.00</b>
(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	Total	\$

IN RE Maginley, Matthew & Maginley, Elaine Debtor(s) Case No. \_\_\_\_\_ (If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>28140593</b> <b>Asset Acceptance Llc</b> <b>Po Box 2036</b> <b>Warren, MI 48090</b>	<b>W</b>	<b>Open account opened 9/06</b>				<b>427.00</b>
ACCOUNT NO. <b>Thomas M. Murtha</b> <b>Asset Acceptance LLC</b> <b>P.O. Box 771</b> <b>Woodbury, NJ 08096</b>		<b>Assignee or other notification for:</b> <b>Asset Acceptance Llc</b>				
ACCOUNT NO. <b>31283845</b> <b>Asset Acceptance Llc</b> <b>Po Box 2036</b> <b>Warren, MI 48090</b>	<b>J</b>	<b>Open account opened 1/07</b>				<b>295.00</b>
ACCOUNT NO. <b>Thomas M. Murtha</b> <b>Asset Acceptance LLC</b> <b>P.O. Box 771</b> <b>Woodbury, NJ 08096</b>		<b>Assignee or other notification for:</b> <b>Asset Acceptance Llc</b>				
ACCOUNT NO. <b>27491748</b> <b>Asset Acceptance Llc</b> <b>Po Box 2036</b> <b>Warren, MI 48090</b>	<b>W</b>	<b>Open account opened 8/06</b>				<b>2,510.00</b>
ACCOUNT NO. <b>Thomas M. Murtha</b> <b>Asset Acceptance LLC</b> <b>P.O. Box 771</b> <b>Woodbury, NJ 08096</b>		<b>Assignee or other notification for:</b> <b>Asset Acceptance Llc</b>				
ACCOUNT NO. <b>8295</b> <b>Bank Of America</b> <b>Po Box 1598</b> <b>Norfolk, VA 23501</b>	<b>H</b>	<b>Revolving account opened 1/02</b>				<b>17,435.00</b>

Sheet no. 1 of 8 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **20,667.00**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$

IN RE Maginley, Matthew & Maginley, Elaine

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>68821032128399</b> <b>Bank Of America</b> <b>4161 Piedmont Pkwy</b> <b>Greensboro, NC 27410</b>	<b>H</b>	<b>Revolving account opened 3/00</b>				<b>3,104.00</b>
ACCOUNT NO. <b>Bccc9810025673402</b> <b>Berks Cc</b> <b>P.o. Box 329</b> <b>Temple, PA 19560</b>	<b>H</b>					<b>315.00</b>
ACCOUNT NO. <b>68821032126599</b> <b>Bk Of Amer</b> <b>4161 Piedmont Pkwy</b> <b>Greensboro, NC 27410</b>	<b>W</b>	<b>Open account opened 4/00</b>				<b>1,569.00</b>
ACCOUNT NO. <b>9091137102</b> <b>Bloom/fdsb</b> <b>9111 Duke Drive</b> <b>Mason, OH 45040</b>	<b>W</b>	<b>Revolving account opened 2/03</b>				<b>553.00</b>
ACCOUNT NO. <b>173500030286901</b> <b>Bureau Of Collection R</b> <b>7575 Corporate Way</b> <b>Eden Prairie, MN 55344</b>	<b>W</b>	<b>Open account opened 3/07</b>				<b>119.00</b>
ACCOUNT NO. <b>Cach Of NJ, LLC</b>	<b>J</b>					<b>unknown</b>
ACCOUNT NO. <b>Harrison Ross Byck, Esquire, P.C.</b> <b>229 Plaza Boulevard Suite 112</b> <b>Morrisville, PA 19067</b>		<b>Assignee or other notification for:</b> <b>Cach Of NJ, LLC</b>				

Sheet no. 2 of 8 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **5,660.00**

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$

IN RE Maginley, Matthew & Maginley, Elaine Case No. \_\_\_\_\_  
Debtor(s) (If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>480213178978</b> <b>Cap One</b> <b>Po Box 85520</b> <b>Richmond, VA 23285</b>	<b>H</b>	<b>Revolving account opened 10/00</b>				<b>4,018.00</b>
ACCOUNT NO. <b>542418052577</b> <b>Citi</b> <b>Po Box 6241</b> <b>Sioux Falls, SD 57117</b>	<b>H</b>	<b>Revolving account opened 12/98</b>				<b>8,907.00</b>
ACCOUNT NO. <b>FDS Bank/Macy's</b>	<b>J</b>					<b>646.45</b>
ACCOUNT NO. <b>Northland Group, Inc.</b> <b>P.O. Box 390846</b> <b>Edina, MN 55439</b>		<b>Assignee or other notification for: FDS Bank/Macy's</b>				
ACCOUNT NO. <b>441712857021</b> <b>First Usa Bank N A</b> <b>1001 Jefferson Plaza</b> <b>Wilmington, DE 19701</b>	<b>H</b>	<b>Revolving account opened 12/01</b>				<b>16,314.00</b>
ACCOUNT NO. <b>12810605</b> <b>Fms Inc</b> <b>4915 S Union Ave</b> <b>Tulsa, OK 74107</b>	<b>W</b>	<b>Open account opened 9/07</b>				<b>2,414.00</b>
ACCOUNT NO. <b>GE Capital/JC Penney</b>	<b>J</b>					<b>293.04</b>

Sheet no. 3 of 8 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **32,592.49**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$

IN RE Maginley, Matthew & Maginley, Elaine

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Asset Acceptance LLC</b> <b>P.O. Box 2036</b> <b>Warren, MI 48090-2036</b>		<b>Assignee or other notification for:</b> <b>GE Capital/JC Penney</b>				
ACCOUNT NO. <b>601859610240</b> <b>Gemb/old Navy</b> <b>Po Box 981400</b> <b>El Paso, TX 79998</b>	<b>W</b>	<b>Revolving account opened 9/02</b>				<b>488.00</b>
ACCOUNT NO. <b>D535277n1</b> <b>Global Accept Credit C</b> <b>5850 W I-20</b> <b>Arlington, TX 76017</b>	<b>H</b>	<b>Open account opened 2/06</b>				<b>10,605.00</b>
ACCOUNT NO. <b>Lyons Doughty &amp; Veldhuis</b> <b>136 Gaither Drive, Suite 100</b> <b>P.O. Box 1269</b> <b>Mount Laurel, NJ 08054</b>		<b>Assignee or other notification for:</b> <b>Global Accept Credit C</b>				
ACCOUNT NO. <b>Hackensack University Medical Center</b>	<b>J</b>					<b>575.00</b>
ACCOUNT NO. <b>Celentano, Stadmauer &amp; Walentowicz, LLP</b> <b>1035 Route 46 East</b> <b>P.O. Box 2594</b> <b>Clifton, NJ 07015-2594</b>		<b>Assignee or other notification for:</b> <b>Hackensack University Medical Center</b>				
ACCOUNT NO. <b>130485</b> <b>Hilco Receivables Llc</b> <b>One Northbrook Pla</b> <b>Northbrook, IL 60062</b>	<b>W</b>	<b>Open account opened 9/04</b>				<b>11,204.00</b>

Sheet no. 4 of 8 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **22,872.00**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

Total  
\$

IN RE Maginley, Matthew & Maginley, Elaine Debtor(s) Case No. \_\_\_\_\_ (If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>466309001127</b> <b>Hsbc Bank</b> <b>Po Box 5253</b> <b>Carol Stream, IL 60197</b>	<b>H</b>	<b>Revolving account opened 6/07</b>				<b>284.00</b>
ACCOUNT NO. <b>Forster, Garbus &amp; Garbus</b> <b>100 Davidson Avenue, Ste 311</b> <b>Somerset, NJ 08873-1312</b>		<b>Assignee or other notification for:</b> <b>Hsbc Bank</b>				
ACCOUNT NO. <b>512025501402</b> <b>Hsbc Bank</b> <b>Po Box 5253</b> <b>Carol Stream, IL 60197</b>	<b>H</b>	<b>Revolving account opened 5/07</b>				<b>339.00</b>
ACCOUNT NO. <b>Forster, Garbus &amp; Garbus</b> <b>100 Davidson Avenue, Ste 311</b> <b>Somerset, NJ 08873-1312</b>		<b>Assignee or other notification for:</b> <b>Hsbc Bank</b>				
ACCOUNT NO. <b>91738112</b> <b>Hsbc/saks</b> <b>140 W Industrial Dr</b> <b>Elmhurst, IL 60126</b>	<b>W</b>	<b>Revolving account opened 11/91</b>				<b>982.00</b>
ACCOUNT NO. <b>Jonathan Wong, MD</b> <b>90 Prospect Avenue</b> <b>Hackensack, NJ</b>	<b>J</b>					<b>260.00</b>
ACCOUNT NO. <b>0363479270896</b> <b>Lvnv Funding Llc</b> <b>Po Box 740281</b> <b>Houston, TX 77274</b>	<b>W</b>	<b>Open account opened 4/05</b>				<b>2,545.00</b>

Sheet no. 5 of 8 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **4,410.00**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$

IN RE Maginley, Matthew & Maginley, Elaine

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Forster, Garbus &amp; Garbus</b> <b>100 Davidson Avenue, Ste 311</b> <b>Somerset, NJ 08873-1312</b>		<b>Assignee or other notification for:</b> <b>Lvnv Funding Llc</b>				
ACCOUNT NO. <b>5121-0717-2566-4878</b> <b>Lvnv Funding Llc</b> <b>Po Box 740281</b> <b>Houston, TX 77274</b>	<b>W</b>	<b>Open account opened 1/06</b>				<b>18,653.00</b>
ACCOUNT NO. <b>Forster, Garbus &amp; Garbus</b> <b>100 Davidson Avenue, Ste 311</b> <b>Somerset, NJ 08873-1312</b>		<b>Assignee or other notification for:</b> <b>Lvnv Funding Llc</b>				
ACCOUNT NO. <b>Materetsky MD Steven</b> <b>90 Prospect Avenue</b> <b>Hackensack, NJ 07601-1909</b>	<b>J</b>					<b>55.00</b>
ACCOUNT NO. <b>MCM</b> <b>Dept. 12421</b> <b>P.O. Box 603</b> <b>Oaks, PA 19456</b>	<b>J</b>					<b>1,186.69</b>
ACCOUNT NO. <b>8526037898</b> <b>Midland Credit Mgmt</b> <b>8875 Aero Dr</b> <b>San Diego, CA 92123</b>	<b>W</b>	<b>Open account opened 12/07</b>				<b>1,189.00</b>
ACCOUNT NO. <b>Pal1chasar4210254</b> <b>Palisades Collection L</b> <b>210 Sylvan Ave</b> <b>Englewood, NJ 07632</b>	<b>W</b>	<b>Open account opened 12/05</b>				<b>12,447.00</b>

Sheet no. 6 of 8 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **33,530.69**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
\$



IN RE **Maginley, Matthew & Maginley, Elaine**

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Pressler &amp; Pressler</b> <b>16 Wing Drive, 2nd Floor</b> <b>Cedar Knolls, NJ 07972</b>		<b>Assignee or other notification for:</b> <b>Palisades Collection L</b>				
ACCOUNT NO. <b>640377</b> <b>Sa-vit Enterprises</b> <b>46 W Ferris St</b> <b>East Brunswick, NJ 08816</b>	<b>W</b>	<b>Open account opened 5/07</b>				<b>140.00</b>
ACCOUNT NO. <b>T-Mobile</b>	<b>J</b>					<b>298.01</b>
ACCOUNT NO. <b>Valentine &amp; Kebartas, Inc.</b> <b>P.O. Box 325</b> <b>Lawrence, MA 01842-0625</b>		<b>Assignee or other notification for:</b> <b>T-Mobile</b>				
ACCOUNT NO. <b>603532009016</b> <b>Thd/cbsd</b> <b>Po Box 6497</b> <b>Sioux Falls, SD 57117</b>	<b>W</b>	<b>Revolving account opened 4/00</b>				<b>238.00</b>
ACCOUNT NO. <b>919278016690</b> <b>Tnb - Target</b> <b>Po Box 673</b> <b>Minneapolis, MN 55440</b>	<b>W</b>	<b>Revolving account opened 11/00</b>				<b>1,545.00</b>
ACCOUNT NO. <b>Asset Acceptance LLC</b> <b>P.O. Box 2036</b> <b>Warren, MI 48090-2036</b>		<b>Assignee or other notification for:</b> <b>Tnb - Target</b>				

Sheet no. 7 of 8 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **2,221.01**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

Total  
\$

IN RE Maginley, Matthew & Maginley, Elaine Debtor(s) Case No. \_\_\_\_\_ (If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5856370467671302</b> <b>Wfnnb/dress Barn</b> <b>Po Box 182273</b> <b>Columbus, OH 43218</b>	<b>W</b>	<b>Revolving account opened 4/01</b>				<b>280.00</b>
ACCOUNT NO. <b>5856373231419297</b> <b>Wfnnb/fortunoff</b> <b>Po Box 182273</b> <b>Columbus, OH 43218</b>	<b>W</b>	<b>Revolving account opened 5/99</b>				<b>620.00</b>
ACCOUNT NO. <b>952714541</b> <b>Wfnnb/new York And Compa</b> <b>220 W Schrock Rd</b> <b>Westerville, OH 43081</b>	<b>W</b>	<b>Revolving account opened 11/02</b>				<b>354.00</b>
ACCOUNT NO. <b>CBCS</b> <b>P.O. Box 165025</b> <b>Columbus, OH 43216-5025</b>		<b>Assignee or other notification for:</b> <b>Wfnnb/new York And Compa</b>				
ACCOUNT NO. <b>29084935290849355</b> <b>Wfnnb/victorias Secret</b> <b>Po Box 182128</b> <b>Columbus, OH 43218</b>	<b>W</b>	<b>Revolving account opened 3/98</b>				<b>870.00</b>
ACCOUNT NO. <b>Asset Acceptance LLC</b> <b>P.O. Box 2036</b> <b>Warren, MI 48090-2036</b>		<b>Assignee or other notification for:</b> <b>Wfnnb/victorias Secret</b>				
ACCOUNT NO.						

Sheet no. 8 of 8 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **2,124.00**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$ **134,979.19**

IN RE Maginley, Matthew & Maginley, Elaine

Debtor(s)

Case No. \_\_\_\_\_

(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 22 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: July 1, 2008 Signature: /s/ Matthew Maginley  
Matthew Maginley

Debtor

Date: July 1, 2008 Signature: /s/ Elaine Maginley  
Elaine Maginley

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.*

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]*

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.*

IN RE:

Case No. \_\_\_\_\_

Maginley, Matthew & Maginley, Elaine

Chapter **13**

Debtor(s)

**VERIFICATION OF CREDITOR MATRIX**

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: July 1, 2008

Signature: /s/ Matthew Maginley  
Matthew Maginley

Debtor

Date: July 1, 2008

Signature: /s/ Elaine Maginley  
Elaine Maginley

Joint Debtor, if any

Amex  
P.o. Box 981537  
El Paso, TX 79998

Arrow Financial Servic  
5996 W Touhy Ave  
Niles, IL 60714

Asset Acceptance Llc  
Po Box 2036  
Warren, MI 48090

Asset Acceptance LLC  
P.O. Box 2036  
Warren, MI 48090-2036

Bank Of America  
Po Box 1598  
Norfolk, VA 23501

Bank Of America  
4161 Piedmont Pkwy  
Greensboro, NC 27410

Berks Cc  
P.o. Box 329  
Temple, PA 19560

Bk Of Amer  
4161 Piedmont Pkwy  
Greensboro, NC 27410

Bloom/fdsb  
9111 Duke Drive  
Mason, OH 45040

Bureau Of Collection R  
7575 Corporate Way  
Eden Prairie, MN 55344

Cap One  
Po Box 85520  
Richmond, VA 23285

CBCS  
P.O. Box 165025  
Columbus, OH 43216-5025

Celentano, Stadmauer & Walentowicz, LLP  
1035 Route 46 East  
P.O. Box 2594  
Clifton, NJ 07015-2594

Citi  
Po Box 6241  
Sioux Falls, SD 57117

Elite Recovery Services, Inc.  
255 Great Arrow Avenue  
2nd Floor, Suite 15  
Buffalo, NY 14207

First Usa Bank N A  
1001 Jefferson Plaza  
Wilmington, DE 19701

Fms Inc  
4915 S Union Ave  
Tulsa, OK 74107

Forster, Garbus & Garbus  
100 Davidson Avenue, Ste 311  
Somerset, NJ 08873-1312

Gemb/old Navy  
Po Box 981400  
El Paso, TX 79998

Global Accept Credit C  
5850 W I-20  
Arlington, TX 76017

Harrison Ross Byck, Esquire, P.C.  
229 Plaza Boulevard Suite 112  
Morrisville, PA 19067

Hilco Receivables Llc  
One Northbrook Pla  
Northbrook, IL 60062

Hsbc Bank  
Po Box 5253  
Carol Stream, IL 60197

Hsbc/saks  
140 W Industrial Dr  
Elmhurst, IL 60126

Lvnv Funding Llc  
Po Box 740281  
Houston, TX 77274

Lyons Doughty & Veldhuis  
136 Gaither Drive, Suite 100  
P.O. Box 1269  
Mount Laurel, NJ 08054

Materetsky MD Steven  
90 Prospect Avenue  
Hackensack, NJ 07601-1909

MCM  
Dept. 12421  
P.O. Box 603  
Oaks, PA 19456

Midland Credit Mgmt  
8875 Aero Dr  
San Diego, CA 92123

Northland Group, Inc.  
P.O. Box 390846  
Edina, MN 55439

Palisades Collection L  
210 Sylvan Ave  
Englewood, NJ 07632

Parker McCay PA  
P.O Box 974; Three Greentree Centre  
7001 Lincoln Drive West  
Marlton, NJ 08053-0974

Pressler & Pressler  
16 Wing Drive, 2nd Floor  
Cedar Knolls, NJ 07972

Sa-vit Enterprises  
46 W Ferris St  
East Brunswick, NJ 08816



Thd/cbsd  
Po Box 6497  
Sioux Falls, SD 57117

Thomas M. Murtha  
Asset Acceptance LLC  
P.O. Box 771  
Woodbury, NJ 08096

Tnb - Target  
Po Box 673  
Minneapolis, MN 55440

Valentine & Kebartas, Inc.  
P.O. Box 325  
Lawrence, MA 01842-0625

Wfnnb/dress Barn  
Po Box 182273  
Columbus, OH 43218

Wfnnb/fortunoff  
Po Box 182273  
Columbus, OH 43218

Wfnnb/new York And Compa  
220 W Schrock Rd  
Westerville, OH 43081

Wfnnb/victorias Secret  
Po Box 182128  
Columbus, OH 43218

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

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In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

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**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### **3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer  
Address:

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)  
(Required by 11 U.S.C. § 110.)

**X**

Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.

#### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

**Maginley, Matthew & Maginley, Elaine**

Printed Name(s) of Debtor(s)

**X /s/ Matthew Maginley**

Signature of Debtor

**7/01/2008**

Date

Case No. (if known) \_\_\_\_\_

**X /s/ Elaine Maginley**

Signature of Joint Debtor (if any)

**7/01/2008**

Date